MAR 1 7 2003 BY

THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re application of:

David P. Cook.

Serial No. 09/427,968

Filed: October 27, 1999

For: CENTRALIZED AUTHORIZATION AND FRAUD-PREVENTION SYSTEM FOR NETWORK-BASED TRANSACTIONS Attorney Docket No. 26796.2

A4 3621

Customer No. 27683

Group Art Unit: 3621

Examiner: Worjloj, J.

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TRANSMITTAL

Box Non-Fee Amendment Commissioner for Patents Washington, D.C. 20231

Dear Sir:

Enclosed are the following regarding the above-identified patent application:

- 1. Amendment in response to January 7, 2003 Office Action;
- 2. Transmittal sheet in duplicate; and
- 3. Return postcard.

The Commissioner is hereby authorized to charge payment of any further fees associated with any of the papers submitted herewith or to credit any overpayment to Deposit Account No. 08-1394.

Respectfully submitted

David M. O'Dell

Registration No. 42,044

Dated: 3-10-03

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File: 22171.128

27683

PATENT TRADEMARK OFFICE

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Commissioner for Patents, Washington, D.C.
20231

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on \_

E Royal

Bonnie E. Boyle

MAR 1 7 2003

Patent Attorney Docket No. 26796.2

THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Examiner: Worjloh, J.

## **AMENDMENT**

Box Non Fee Amendment Commissioner For Patents Washington, DC 20231

Dear Sir:

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In response to the Office action mailed January 7, 2003, please amend the above-identified patent application as follows:

## In The Claims:

Please amend the following claims:

6. (Amended) The method of claim 13 wherein the authorization form includes a transformation system to transform the signature phrase at the node associated with the customer, and wherein the interface receives the second account number and the second signature phrase in a transformed format.

8. (Amended) The method of claim 7 wherein the transaction certificate may be provided to the node associated with the e-commerce merchant to indicate successful authorization.